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FUND YOUR FUTURE®

2013 – 2014

HOW
TO PAY
FOR
COLLEGE



ECMC

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Money for college for 2013-14

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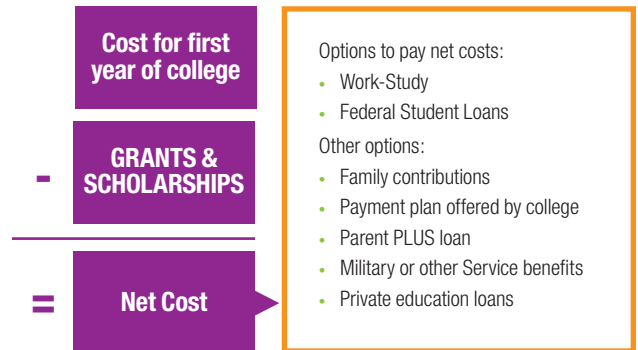
This brochure is provided for students and families by the California Student Aid Commission in partnership with ECMC. Schools can order additional copies at www.ecmc.org/publications.

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 www.facebook.com/CSAC.StudentAidCommission

FINANCIAL AID BASICS

Financial aid is available to manage the cost of attending college or training after high school. Think of it this way: First, take the cost to attend, then subtract the free money – grants and scholarships – and that will give you the “Net Cost” to attend college. Then, look for options to pay the net cost. Look for grant and scholarship money first; that money doesn’t need to be repaid. If needed, consider loans; however, loans must be repaid with interest.



Financial aid covers tuition, fees, books, rent, food, transportation and other living expenses – even for part-time students. Learn more at www.studentaid.ed.gov.

Top 5 things you MUST do to maximize your student financial aid

- 1 Submit the Free Application for Federal Student Aid, or FAFSA, at www.fafsa.gov between **January 1-March 2**.
- 2  California Dream Act, eligible AB 540 and AB 131 students, complete the secure online California Dream Act application at www.caldreamact.org.
- 3 Submit your verified GPA for the Cal Grant program by **March 2**.
- 4 Apply for national and local scholarships (see back cover). See your school’s college advisor for help.
- 5 Talk to your family about paying for college. Tell them they can assist just by helping you complete the FAFSA.

You should apply for financial aid even before you find out if you’ve been accepted to a college. Otherwise, you may miss out on grants, scholarships, and other free money.

FINANCIAL AID TIMELINE AND CHECKLIST

FALL OF SENIOR YEAR

Explore & Compare

- Talk to your high school counselor about your college plans and financial needs. Ask about scholarships offered by local organizations and businesses.
- Browse the Web for college and career planning tips (see back cover).
- Use cost calculators to help you determine the cost of education at a particular school. Schools are required to have these calculators available to you online.

Prepare

- Focus on your grades and credits to graduate.
- Search online for scholarships (see back cover).
- Attend your school's Fall financial aid workshops.
- Ask if your school will submit your verified Cal Grant GPA electronically, or if you'll need to submit it using the paper Cal Grant GPA Verification form, located at www.calgrants.org.

BEGINNING IN JANUARY

Free Help

- Free financial aid is available: never pay for the FAFSA or to have it completed for you. Attend a Free Cash for College workshop in January or February for help completing the FAFSA or CA Dream Act application and other forms. For dates and locations, go to www.californiacashforcollege.org.

Keep it Together

- Keep all of your FAFSA or CA Dream Act and Cal Grant online account information in one place for easy access.

Apply

- Submit your FAFSA or CA Dream Act application and verified Cal Grant GPA after January 1 and before **March 2**. If your parents (or you) haven't yet completed a federal tax return, use estimates. Make updates or corrections later.
- After you submit a FAFSA, review your Student Aid Report (SAR) for eligibility.

Deadlines

- Apply for a Cal Grant by the **March 2** deadline.
- Check with each college you're considering about other financial aid deadlines and mark your calendar.

SPRING/ SUMMER

Track your Cal Grant

- After you've completed your FAFSA, visit www.webgrants4students.org to open your very own Cal Grant account. You can review your California Aid Report (CAR), which you'll receive in an email notification after you apply and are approved for a Cal Grant. You can make corrections and updates on final school choice and confirm your high school graduation.

Evaluate & Compare

- Watch and respond to college acceptance letters and financial aid offers.
- Review financial aid offers carefully; ask questions. Use the "Compare Your Aid Awards" tool at www.bigfuture.collegeboard.org.
- Consider grants, scholarships, work-study and other aid you don't have to repay before accepting a student loan.
- If needed, borrow only what you need, and check out low-interest federal student loans at www.studentloans.gov.



START WITH THE FAFSA OR CALIFORNIA DREAM ACT APPLICATION

Go online and complete the **Free Application for Federal Student Aid**, or **FAFSA**. The FAFSA is the universal application for most financial aid for higher education. The federal government, states and colleges use the results to determine how much financial aid you may qualify to receive.



Undocumented students should complete the California Dream Act Application at **www.caldreamact.org**.

The FAFSA and California Dream Act applications ask for information about you, your family, your finances and your college plans.

GET FREE HELP

Students can get help applying for financial aid

In Person: Ask your school for help, attend your school's financial aid event or a free California Cash for College workshop in January or February. Cash for College workshops offer help in other languages. Students can get help applying for Dream Act aid. For dates, locations and what to bring, go to **www.californiacashforcollege.org**.

Online: At **www.fafsa.gov**, find help for questions or click on the Live Help button located inside each page.

Phone: Call the U.S. Department of Education at 1-800-433-3243 (TTY 1-800-730-8913) Monday through Friday (up to 9 p.m. Pacific time) or during their extended hours on Saturday and Sunday.



HIGH SCHOOL SENIORS MAY QUALIFY FOR \$1,000

High school seniors who attend a Cash for College workshop and apply for a Cal Grant by the **March 2** deadline could qualify for an extra \$1,000 scholarship.

CASH FOR COLLEGE

 <http://www.facebook.com/Cash.for.College.California>

CALIFORNIA DREAM ACT FINANCIAL AID



The California Dream Act of 2011 allows undocumented and documented students who meet the requirements below to apply for and receive state financial aid and private scholarships administered by California public colleges and universities.

WHO IS ELIGIBLE?

STUDENTS WHO:

- Have attended a California high school for a minimum of three years;
- Graduate from a California high school or pass the California High School Proficiency Exam (CHSPE) or get a General Equivalency Diploma (GED);
- Enroll in an accredited and qualified California college or university;
- Fill out an affidavit to legalize immigration status as soon as eligible.

FALL 2012

- Apply for scholarships at campus websites.
- Visit **www.maldef.org** and **www.e4fc.org** for a list of scholarships.
- Community college students apply for a Board of Governor's Fee Waiver (BOG) for January, 2013 term.

BEGINNING IN JANUARY 2013

- Students can apply online for a Cal Grant, Chafee Grant and other state aid using the California Student Aid Commission's secure California Dream Act application at **www.caldreamact.org**.
- Apply for a Cal Grant, or UC and CSU institutional grants, by **March 2**.
- Other state Dream Act aid such as EOP, EOPS, CARE and Cal-Works may be available through your campus. Contact your financial aid and scholarship office for further details.

Your California Dream Act application information is not shared with federal databases. Dream Act student and parent information is protected by the same privacy and information security laws and safeguards as all other Cal Grant applicants.

CAL GRANTS ARE FREE MONEY— APPLY BY MARCH 2

Two forms, two steps

- 1 Submit your FAFSA between January 1 and the Cal Grant deadline of **March 2**.
- 2 Submit your verified Cal Grant GPA (or GED, SAT or ACT score) to the California Student Aid Commission by **March 2**. Ask your school if it will submit your Cal Grant GPA electronically or if you'll need to submit the paper Cal Grant GPA Verification form. If you need to submit your GPA, check with your counselor or find the form online at **www.calgrants.org**. You must give it to a school official for verification before mailing it—the paper verification form cannot be submitted online.

If you missed the **March 2** deadline and plan to attend a California Community College in the fall, you have a second deadline of **September 2**. However, Cal Grant awards for those who apply by **September 2** are limited, so apply by **March 2** if you can.

The Cal Grant guarantee

If you're a high school senior, graduate from a California high school, meet the eligibility requirements and apply by **March 2**, you're guaranteed to receive a Cal Grant.

CAL GRANTS AT A GLANCE

Cal Grant:	You can receive up to:
Cal Grant A 3.0 high school GPA required	<ul style="list-style-type: none"> \$12,192 at University of California \$5,970 at California State University \$9,084 at qualifying independent California colleges If you attend a California Community College, your grant is held in reserve until transfer
Cal Grant B 2.0 high school GPA required	<ul style="list-style-type: none"> \$1,473 living allowance for your first year, plus tuition and fee award beyond first year in the same amounts as Cal Grant A
Cal Grant C	<ul style="list-style-type: none"> \$547 for books, tools and equipment for a technical or career education \$2,462 for tuition (if not attending a California Community College)
Cal Grant Transfer Entitlement Award 2.4 community college GPA required	<ul style="list-style-type: none"> Same as Cal Grant A or Cal Grant B



MORE FREE MONEY

FILE A FAFSA TO BE CONSIDERED FOR THESE GRANTS

Type of Grants	Conditions for Eligibility
Federal Pell Grant Up to \$5,550 a year (2012-13). Visit www.studentaid.ed.gov	<ul style="list-style-type: none"> Your cost of attendance and expected family contribution Whether attending full or part time Must not already have a bachelor's degree*
Federal Supplemental Educational Opportunity Grant (FSEOG) From \$100 to \$4,000 a year (funds are limited). Visit www.studentaid.ed.gov	<ul style="list-style-type: none"> Your cost of attendance and expected family contribution Priority given to Pell Grant recipients with the lowest expected family contributions Whether attending full or part time
Federal TEACH Grants Up to \$4,000 a year. Visit www.studentaid.ed.gov or contact the financial aid office at the college or university you plan to attend	<ul style="list-style-type: none"> Be enrolled in, or plan to complete, coursework to begin a teaching career Maintain a cumulative GPA of at least 3.25 Sign agreement to serve as a paid full-time teacher in a high-need field serving low-income students Agree to teach at least four academic years within eight years of completing your program of study If you fail to complete your obligation, the grant converts to an unsubsidized Stafford loan you must repay with interest
California Chafee Grant Up to \$5,000 a year for job training or college in addition to any other state or federal aid you receive. Visit www.chafee.csac.ca.gov ; call 1-888-224-7268; or contact your school, caseworker or Independent Living Coordinator	<ul style="list-style-type: none"> You are or were in foster care between ages 16-18 Stay in school and maintain good grades Be enrolled at least half time <i>Requires a Chafee Grant application (doesn't require a Social Security number)</i>
Child Development Grants \$1,000 a year (at a California Community College) or \$2,000 a year (at a four-year college); up to \$6,000 total. Visit www.csac.ca.gov ; choose "Financial Aid Programs" or call 1-888-224-7268	<ul style="list-style-type: none"> Be pursuing a child development permit and plan to work at a licensed children's center in California Must sign a Service Commitment Agreement to teach or supervise in a California licensed child care facility <i>Requires a Child Development Grant application</i>
Law Enforcement Personnel Dependents Grant Up to \$13,665 a year. Visit www.csac.ca.gov and choose "Financial Aid Programs" or call 1-888-224-7268	<ul style="list-style-type: none"> Dependent or spouse of a California peace officer, firefighter or certain other law enforcement employee who died or became 100 percent disabled in the line of duty <i>Requires a Law Enforcement Personnel Dependents Grant application</i>
University of California (UC) Visit www.universityofcalifornia.edu	<ul style="list-style-type: none"> Nearly two-thirds of all undergraduate students receive UC grant and scholarship aid, with an average award of about \$14,000
California State University (CSU) Visit www.calstate.edu or www.csumentor.edu	<ul style="list-style-type: none"> The CSU grant assists California residents with financial need
California Community College (CCC) Board of Governor (BOG) Fee Waiver Visit www.icanaffordcollege.com	<ul style="list-style-type: none"> If you qualify for a Cal Grant or have financial need, you may receive a fee waiver <i>Completing the FAFSA is recommended, regardless of the type of CCC Fee Waiver, to qualify for federal and more state aid.</i>

*Except for students working toward teacher certification or enrolled in a five-year baccalaureate program.

CAL GRANTS: OPPORTUNITIES TO APPLY

CHECK FOR A CAL GRANT
ELIGIBLE SCHOOL AT
WWW.CSAC.CA.GOV

BEST PLACE
TO START

HIGH
SCHOOL
SENIOR

Apply as a high school senior by **March 2**

- Cal Grants are worth up to \$12,192 annually, depending on your school and attendance
- Use at a qualifying campus for up to 4 years
- Best option to maximize the Cal Grant
- All public and many private California Institutions qualify. Check out where your Cal Grant can be used at www.calgrants.org

Transferring from a community college to a 4 year school

- As a California Community College Transfer student, as long as you are under the age of 28
- Apply by **March 2** in the year you plan to transfer

COMMUNITY
COLLEGE
TRANSFER
STUDENT

HIGH
SCHOOL
GRADUATE

Apply after high school & within 1 year of high school graduation or GED

- Up to 4 years of Cal Grants of up to \$12,192
- Complete FAFSA/Submit High School GPA by **March 2**
- Go back to the high school you graduated from for your GPA

Cal Grant C – Career Technical Grant

- Complete FAFSA by **March 2**
- List Career Technical School on FAFSA
- Course of study must be occupation or career technical

CAREER
TECHNICAL
SCHOOL
STUDENT

OTHER
STUDENTS

All other students can apply for Competitive Cal Grants

- If you are a California Community College student, apply for a competitive Cal Grant by completing the FAFSA and Cal Grant GPA by **September 2** of each year. Your college will submit your GPA for you. You must submit a FAFSA.
- Students of any age can apply for competitive Cal Grants by the **March 2** Cal Grant deadline.

Track Your Cal Grant:

Open a WebGrants4Students Account to track your Cal Grant. Visit www.webgrants4students.org after you have submitted your FAFSA or California Dream Act application.

For more information, visit www.calgrants.org or www.csac.ca.gov.

Every year you attend college, submit your FAFSA.



CHECK OUT THESE WEBSITES

COLLEGE FUNDING

California student aid & Cal Grants

www.calgrants.org

www.csac.ca.gov

*www.ca.gov/education

California Cash for College

*www.californiacashforcollege.org

Dreamer resources

www.caldreamact.org

www.e4fc.org

www.maldef.org

<http://prepare.collegeboard.org/resources>

Federal financial aid

*www.fafsa.gov

*www.studentaid.ed.gov

*www.studentloans.gov

ScholarShare

*www.scholarshare.com

Scholarship Information

www.fastweb.com

*www.collegeboard.com/pay

www.scholarships.com

www.zinch.com/

African American scholarships

www.uncf.org

Asian American scholarships

www.apiasf.org

Gates Millennium scholarships

www.gmsp.org

Latino scholarships

*www.hsf.net

www.maldef.org

Native American scholarships

www.bie.edu

www.collegefund.org

www.aises.org/what/programs/scholarships

Sports scholarships

www.ncaa.org

Scholarship fraud

*www.ftc.gov/scholarshipcams

COLLEGE COSTS AND CAREER EXPLORATION

www.californiacolleges.edu

*http://collegenavigator.ed.gov

www.whodouwant2b.com

www.finaid.org

COLLEGES

California public colleges

www.californiacolleges.edu

California Community Colleges

*www.icanaffordcollege.com

California State University

*www.csumentor.edu

University of California

*www.universityofcalifornia.edu

Independent California colleges

www.aiccu.edu

THINGS TO KNOW

Identity theft

*www.ftc.gov/idtheft

*www.idtheftcenter.org

Smart borrowing

*www.studentloans.gov

Tax benefits

www.irs.gov/pub/irs-pdf/p970.pdf

OTHER RESOURCES

ACT or SAT

www.actstudent.org

*www.collegeboard.org

AmeriCorps/volunteers

www.americorps.gov

*www.californiavolunteers.org

Citizenship/Deferred Action for Childhood Arrivals

*www.uscis.gov

Foster youth grants and information

www.chafee.csac.ca.gov

www.fosteryouthhelp.ca.gov

www.calyouthconn.org

www.calgrants.org

Health careers

*www.healthjobsstarthere.com

Job trends

www.bls.gov/emp

Students with disabilities

www.heath.gwu.edu

www.dor.ca.gov

Military and veterans benefits

*www.todaysmilitary.com

www.gibill.va.gov

*Provides information in Spanish



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